

Information to identify the case:

Debtor 1 Tara M. Wockenfuss
First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-6892

Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____

EIN - - -

Social Security number or ITIN - -

EIN - - -

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **10-28374-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tara M. Wockenfuss

8/19/16

By the court:

Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tara M. Wockenfuss
Debtor

Case No. 10-28374/GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 14

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db +Tara M. Wockenfuss, 1027 Greenlawn Drive, Pittsburgh, PA 15220-3101
cr +#+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
cr +Santander Consumer USA LLC an assignee of HSBC, c/o Deily, Mooney & Glastetter, LLP,
8 Thurlow Terrace, Albany, NY 12203-1006
12899635 +Bank of America, c/o Goldbeck McCafferty & McKeever, Suite 5000-Mellon Independence Ctr.,
701 Market Street, Philadelphia, PA 19106-1538
13773016 +Deutsche Bank National Trust Company, a, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 20 2016 01:17:28 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr +EDI: BANKAMER.COM Aug 20 2016 01:03:00 BAC Home Loan Servicing LP, 7105 Corporate Dr.,
Plano, TX 75024-4100
cr +EDI: BANKAMER.COM Aug 20 2016 01:03:00 BANK OF AMERICA, N.A., 2380 Performance Drive,
Richardson, TX 75082-4333
cr EDI: RECOVERYCORP.COM Aug 20 2016 00:58:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13028171 +EDI: BANKAMER.COM Aug 20 2016 01:03:00 BAC Home Loans Servicing LP, Bankruptcy Department,
400 National Way, Mail Stop: CA6-919-01-23, Simi Valley, CA 93065-6414
12899634 +EDI: BANKAMER.COM Aug 20 2016 01:03:00 Bank of America, 7105 Corporate Drive,
Plano, TX 75024-4100
12951472 +EDI: PRA.COM Aug 20 2016 00:58:00 PRA Receivables Management LLC,
As Agent Of Portfolio Recovery Assocs, PO Box 12914, Norfolk VA 23541-0914
12913266 EDI: RECOVERYCORP.COM Aug 20 2016 00:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12984507 EDI: DRIV.COM Aug 20 2016 01:03:00 Santander Consumer USA, P.O. Box 560284,
Dallas, TX 75356-0284

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Deutsche Bank National Trust Company, as Trustee,

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Hilary B. Bonial on behalf of Creditor BAC Home Loan Servicing LP notice@bkcylaw.com
Kenneth Steidl on behalf of Debtor Tara M. Wockenfuss julie.steidl@steidl-steinberg.com,
npalashoff@steidl-steinberg.com;ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;aste
idl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com
Matthew Christian Waldt on behalf of Creditor Deutsche Bank National Trust Company, as
Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Trust 2004-HE6,
Mortgage Pass-Through Certificates, Series 2004-HE6 mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

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Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com

TOTAL: 6